

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: KIMBERLY SCARPELLI                      §     Case No. 15-18065  
   §     Hon. JACK B. SCHMETTERER  
   §     Chapter 7  
   §  
  
Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that  
ALLAN J. DeMARS, trustee of the above styled estate, has filed a  
Final Report and the trustee and the trustee's professionals have filed final fee applications, which are  
summarized in the attached Summary of Trustee's Final Report and Application for Compensation.

The complete Final Report and all applications for compensation are available for inspection at  
the Office of the Clerk, at the following address:

219 S. Dearborn Street  
7th Floor  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the  
Final Report, must file a written objection within 21 days from the mailing of this notice, serve a  
copy of the objections upon the trustee, any party whose application is being challenged and the United  
States Trustee. A hearing on the fee applications and any objection to the Final Report will be held  
at 10:30am on 12/29/2015 in Courtroom 682, Dirksen Federal Building Courthouse,  
219 S. Dearborn Street  
Chicago, IL

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay  
dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_

By: Clerk U. S. Bankruptcy Court

\_\_\_\_\_  
(Title of person signing form)

*Trustee's Name:*

ALLAN J. DeMARS

*Trustee's Address:*

19 S. LaSalle Street  
Suite 902  
Chicago, IL 60603

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
EASTERN DIVISION

In re: KIMBERLY SCARPELLI                      §     Case No. 15-18065  
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   §

Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	<u>\$19,620.81</u>
<i>and approved disbursements of</i>	<u>\$1,322.85</u>
<i>leaving a balance on hand of<sup>1</sup></i>	<u>\$18,297.96</u>

Claims of secured creditors will be paid as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Claim Asserted</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
NONE			\$0.00	\$0.00	\$0.00

Total to be paid to secured creditors: \$0.00

Remaining balance: \$18,297.96

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Total Requested</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
<i>Trustee, Fees</i> ALLAN J. DeMARS	\$2,585.68	\$0.00	\$2,585.68
<i>Trustee, Expenses</i> ALLAN J. DeMARS	\$6.67	\$0.00	\$6.67
<i>Attorney for Trustee, Fees</i>			
<i>Attorney for Trustee, Expenses</i>			
<i>Accountant for Trustee, Fees</i>			
<i>Accountant for Trustee, Expenses</i>			
<i>Auctioneer, Fees</i>			
<i>Auctioneer, Expenses</i>			

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Charges, U.S. Bankruptcy Court

Fees, United States Trustee

Other

Total to be paid for chapter 7 administrative expenses: \$2,592.35

Remaining balance: \$15,705.61

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Total Requested</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
<i>Attorney for Debtor, Fees</i>			
<i>Attorney for Debtor, Expenses</i>			
<i>Attorney for</i> , <i>Fees</i>			
<i>Attorney for</i> , <i>Expenses</i>			
<i>Accountant for</i> , <i>Fees</i>			
<i>Accountant for</i> , <i>Expenses</i>			
<i>Other</i>			

Total to be paid for prior chapter administrative expenses: \$0.00

Remaining balance: \$15,705.61

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Allowed priority claims are:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
NONE		\$0.00	\$0.00	\$0.00
Total to be paid for priority claims:				\$0.00
Remaining balance:				\$15,705.61

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$18,580.48 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 84.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
1	Discover Bank	\$9,174.54	\$0.00	\$7,755.01
2	PYOD, LLC assignee of Citibank	\$1,232.05	\$0.00	\$1,041.42
3	PYOD, LLC assignee of Citibank	\$8,173.89	\$0.00	\$6,909.18
Total to be paid for timely general unsecured claims:				\$15,705.61
Remaining balance:				\$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
NONE		\$0.00	\$0.00	\$0.00
Total to be paid for tardily filed general unsecured claims:				\$0.00
Remaining balance:				\$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
NONE		\$0.00	\$0.00	\$0.00
Total to be paid for subordinated claims:				\$0.00
Remaining balance:				\$0.00

Prepared By: /s/ ALLAN J. DeMARS

Trustee

*Trustee's Name:*

ALLAN J. DeMARS

*Trustee's Address:*

19 S. LaSalle Street - Suite 902  
Chicago, IL 60603

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 6**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Kimberley Scarpelli  
 Debtor

Case No. 15-18065-JBS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: froman  
 Form ID: pdf006

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Nov 23, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2015.

db +Kimberley Scarpelli, 1232 Goldenrod Lane, Hoffman Estates, IL 60192-1175  
 23315931 ARS National Services, Inc, P.O. Box 469100, Escondido, CA 92046-9100  
 23315933 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
 23315932 +Barrington Bank & Trus, 201 S Hough St, Barrington, IL 60010-4364  
 23315934 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 23315935 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 23315936 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 23315940 +Professional Recovery Services, p.O. Box 1880, Voorhees, NJ 08043-7880  
 23315941 +Seterus, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23315937 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Nov 24 2015 01:46:57 Credit Coll,  
 Po Box 9134, Needham, MA 02494-9134  
 23315938 +E-mail/Text: mmeyers@blittandgaines.com Nov 24 2015 01:46:31 Discover Bank,  
 c/o Blitt & Gaines, P.C., 661 Glenn Ave., Wheeling, IL 60090-6017  
 23486657 E-mail/Text: mrdiscen@discover.com Nov 24 2015 01:43:25 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 23315939 +E-mail/Text: mrdiscen@discover.com Nov 24 2015 01:43:25 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 23644006 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 24 2015 01:50:13  
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2015 at the address(es) listed below:

Allan J DeMars alland1023@aol.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
 Timothy M Hughes on behalf of Debtor Kimberley Scarpelli thughes@lavellelaw.com  
 TOTAL: 3